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# **Expenditure on Living in the Commonwealth,**

**NOVEMBER, 1913.**

Prepared under Instructions from  
**THE MINISTER OF STATE FOR HOME AFFAIRS,**

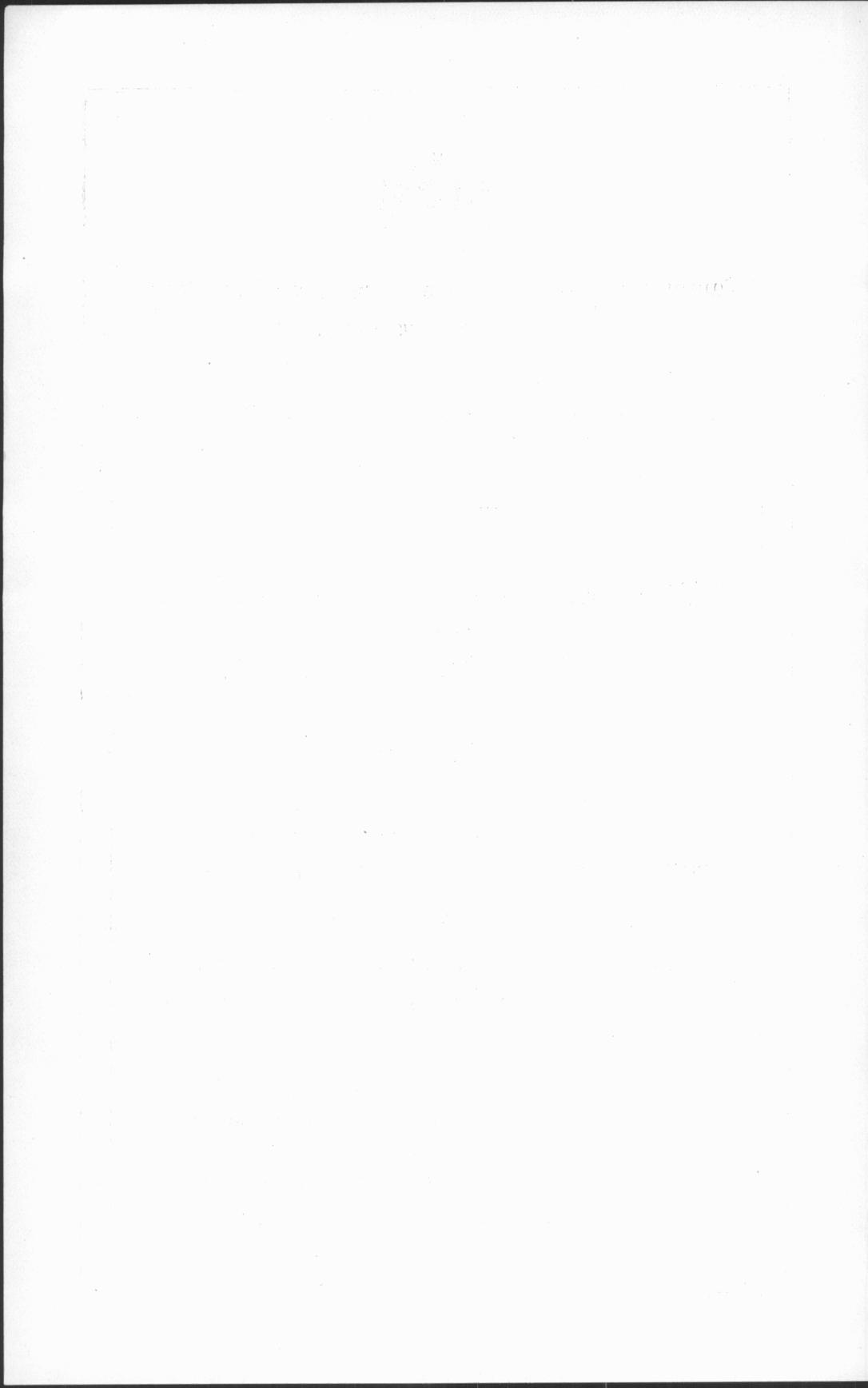
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# EXPENDITURE ON LIVING IN AUSTRALIA.

(Inquiry by means of Householders' Budgets.)

NOVEMBER, 1913.

## SECTION I.—INTRODUCTION.

1. **Nature of Inquiry.**—Investigations which have been carried out in Australia as to prices and cost and standards of living are, broadly speaking, of a threefold nature, and consist of the following, viz. :—

(i.) *Quarterly Variations in the Cost of Living in Thirty Towns.*—Periodic monthly returns of prices of food and groceries and house-rents are collected regularly for thirty towns. These returns furnish the data necessary for the computation of quarterly index-numbers published in the Labour Bulletins shewing—(a) the increase or decrease in cost of living in each town from quarter to quarter, and (b) the relative cost of living as between the several towns. These results do not, of course, furnish what may be called "absolute standards," viz., the actual cost of living of all persons of a particular class. They shew merely the *variations* in the cost, and the *relative* cost as between the several towns, on the assumption of a definite and constant usage or consumption of the various commodities and items included in the investigation.\* This definite usage or consumption has been called a "regimen," "or a composite unit," and its constitution has been determined from investigations based mainly on two sources, viz.:—(a) Statistics of production, imports and exports, and (b) householders' budget inquiries, shewing actual expenditure on living. The variations in the cost of the "regimen" or "composite unit" are the measure of the change in the cost of living.

(ii.) *Annual Variations in the Cost of Living in 100 Towns.*—As supplementary to the results indicated in the preceding paragraph, it is intended to carry out each year similar inquiries regarding prices of food and groceries and house-rent for 100 towns in the Commonwealth. These results will be computed for the larger number of towns once a year only, and the index-numbers will shew not only the increase or decrease in cost of living in each town, but also the relative

\* As to the necessity for the adoption of a definite regimen, and as to the confusion which exists as to what is meant by change in the "cost of living," see "Labour Bulletin" No. 3, pp. 176 to 181. The methods and technique adopted in the computation of the cost-of-living index-numbers are fully explained in the Labour Reports and Bulletins.

cost as between the 100 towns. The first of these investigations was carried out in November, 1913, contemporaneously with the householders' budget inquiry on which this report is based, and the results were published in Labour Bulletin No. 5, pages 26 to 33.

It will be observed that these inquiries relate specifically to prices of food and groceries and house-rents only, and cover about 60 per cent. of the total expenditure of a normal family. There are very cogent reasons for this restriction, viz., that for a return to be satisfactory, *changes in the standard of living must not be confused with changes arising from a variation in the purchasing power of money.* For this reason it is practically necessary to restrict the inquiry to commodities which are sensibly identical in each locality, and to exclude commodities which might vary as between one locality and another, or (in regard at least to periods near to one another in point of time) from one period to another.

In the first place the items of expenditure covered by the inquiries comprise substantially all important commodities which are definitely comparable and identifiable in regard to character or quality. The most important group of expenditure which is *not* included in the inquiries is clothing, the cost of which amounts to about 13 per cent. of the total expenditure. Owing to influences of individual taste, fashion, and the immense variety of production, articles included in this group are practically not comparable and are not identifiable. It is evident that to be comparable at any two periods, a commodity must not have changed materially in character and quality, and the inclusion in the computation of the cost-of-living index-numbers of commodities which are not comparable and readily identifiable would inevitably confuse the issue as between change due to variation in price and that due to variation in quality, or in standard of living. The former is not within the control of the individual, but the latter is; and in order to study the changes of standard which are continuously taking place, it is essential that the change in the purchasing power of money should be *unequivocally* ascertained. It is for such reasons as these that clothing and similar things have been omitted from the inquiry. As regards fuel and light, the cost of which amounts on the average to about 4 per cent. of the total expenditure, it may be said that although these items are comparable and identifiable, the usage or relative consumption in the towns included in the inquiries varies to such an extent, that their inclusion on an (erroneously) assumed constant regimen, would tend to produce a fictitious result, more especially in so far as relative cost of living is concerned.

It has been suggested, in considering a special case, that such items as insurance, contributions to benefit societies, etc., should be embraced in estimations of the variation of the purchasing power of money. In this connection it may be pointed out that among the total items of expenditure some are essential, others are unessential; and in the total usage of mankind it is necessary to leave out of consideration many things which have a subordinate relationship to

the exigencies of life. Thus, luxuries, *objets d'art*, and similar commodities and all unessential things are advisedly ignored. It may further be added that while it is true that the rates of premiums and contributions have probably not increased, it must be borne in mind that the purchasing power of the money benefits to be derived has been reduced in accordance with the general depreciation in the purchasing power of money, and in order to obtain benefits of the same net value the premiums and contributions would have to be increased *pro rata*, consequently they should *not* be included, and to include them would be an error of principle.

It will be seen on impartial survey, therefore, that the 46 commodities and house-rent included in these inquiries not only cover a considerable percentage of the total expenditure, but also comprise practically all items of expenditure which are comparable and indentifiable, or which can for other technical reasons be included. And it follows that the measure of the depreciation or appreciation in the value of gold computed from the price variations of the commodities and items included is properly regarded as indicating with great precision the variation in the purchasing power of money in relation to all commodities and items of expenditure. Any attempt to enlarge the number of items so as to secure something nearer 100 per cent. of the total expenditure would, by the introduction of uncertainties, prejudice rather than improve the result.

(iii.) *Householders' Budget Inquiries*.—The third branch of inquiry has been carried out by means of householders' budgets. The results obtained from this class of investigation are, of course, of an entirely different nature from those computed from returns of prices and house-rents. The latter, as already pointed out, furnish the data necessary for the computation of index-numbers giving purely relative results, that is to say, they shew the relative cost of a definite regimen at different periods, either in the same locality or as between different localities, while the former shew the actual expenditure on, and standards of, living for families in different localities, of different structure and in different income-groups.

The first budget inquiry in Australia covered the whole period from the 1st July, 1910, to the 30th June, 1911, the number of books available as a basis for the compilation of the results being 212. As it was thought that this small number, amounting to only about 14 per cent. of the total number distributed (1500), was due to the fact that the labour entailed in keeping the desired records for the full period of twelve months was somewhat heavy, it was decided that in the present inquiry the records should be restricted to four weeks' expenditure only. In this way it was hoped to obtain a much greater number of returns, so as to enable the results to be presented for various classes of occupations, for different ranges of income, for different States and localities, and for families of different structure. The number of budgets available for tabulation was, however, only 392.

**2. Distribution of Budget Books.**—The requisite data upon which the results of this inquiry are based were obtained by distributing among householders throughout the Commonwealth, copies of a small account book in which provision was made for entering, for each day of the period covered (the 2nd to the 29th November, 1913, inclusive), particulars of income and expenditure under certain specified headings. Notices were inserted in the daily press throughout the Commonwealth directing attention to the projected inquiry, its purpose and scope; communications were also addressed to trades and labour councils, trades unions, employers' federations and associations and newspaper proprietors in the several States, suggesting that they might co-operate and assist in the distribution of the budget books. In this way it was hoped that at least two or three thousand budgets would be properly kept for the short period of four weeks, and that the persons keeping them would be distributed in all parts of the Commonwealth, and would be representative of all sections of the community. In consequence of the notices and communications which were despatched, requests were received for a large number of books to be forwarded, amounting on the aggregate to several thousand.

The distribution of the books was effected in October, 1913, the total number despatched from the Bureau being upwards of 7000; of that number only 417, or nearly 6 per cent., were returned after the end of November. It was found necessary to reject 25 of these as unsuitable for tabulation purposes owing to incompleteness, obvious inaccuracy, or other causes, so that the contents of 392 books only were available for classification. Nearly all of the latter number appear to have been kept with considerable care, and thanks are due to those who have taken the trouble to assist in the investigation.

It was anticipated, however, that, owing to the period of the investigation being so considerably curtailed, the number of returns would have been much larger, and it is a matter for regret that, in view of the large number of applications for books, so small a percentage was returned to the Bureau. And it may here be observed that had the response to the inquiry been satisfactory, it was intended to make a similar investigation during some other month in the near future, so that by combining and comparing the results of the two inquiries, variations in expenditure due to seasonal influences might be eliminated.

It will be understood that the distribution of the books was not in any way restricted, either in regard to the nature of the occupation of the head of the family or to income received. It was hoped that the number and nature of the returns would be such as would enable the results to be presented both for various classes of occupations and for different ranges of income. As will be seen later, however, owing to the comparatively small number of budgets available, it was considered desirable to present the results without any classification of occupations, and with only a limited classification as to amount of

income. Inasmuch as the families for which budgets were obtained were distributed over the six States, and the proportion in each State corresponds roughly to its population and importance in an industrial sense, and owing to the fact that the families are not restricted with reference to any particular industry, it is believed that the results of the inquiry are fairly representative of the conditions existing among the majority of the community. While individual budgets may not be absolutely accurate, it can safely be assumed that averages based on any considerable number of statements represent the true facts with substantial accuracy. In any instances where the averages are based upon a small number of families they should, of course, be accepted with due caution, for though the family statements may be accurate, the averages may not include a sufficiently large number to fairly represent the class to which they relate.

In this connection it should be observed that the value of any inquiry as to cost of living based upon the voluntary keeping of budgets by householders is to some extent limited by the fact that such budgets are more likely to be kept by frugal and thrifty persons with public spirit than by the careless and extravagant and those lacking in public spirit. The consequence is that the results deduced from these budgets—other things being equal—tend to be on the low, rather than the high side of the average.

The cordial thanks of the Commonwealth Statistician are tendered to those who have assisted this important inquiry by accurately keeping the necessary budgets.

## SECTION II.—THE HOUSEHOLDER'S BUDGET.

**1. Family Conditions.**—The account books, issued to householders, contained in all eight pages, 13 in. x 8 in. in size, bound in paper covers. On the first page attention was drawn to the following facts:—

- (a) That the book was the property of, and when complete should be returned to, the Commonwealth Bureau of Census and Statistics.
- (b) That the information furnished would be treated as strictly confidential.
- (c) General remarks as to the object of the inquiry and period to be reviewed.
- (d) That a report as to the results would be sent, on application, to any person assisting in the furtherance of the inquiry.

The second page of the book was devoted to the purpose of ascertaining particulars of locality and of family conditions, and was in the following form:—

## THE HOUSEHOLDER'S BUDGET.

## MEMBERS OF HOUSEHOLD.

2ND TO 29TH NOVEMBER, 1913

State \_\_\_\_\_ Town or nearest Post Town \_\_\_\_\_

'Occupation and Weekly Rate of Wages, of Husband—

(State Occupation *very fully*, as "Carpenter, Jam Factory," "Labourer, Sawmill," etc.).

Occupation \_\_\_\_\_ Weekly Rate of Wages £ \_\_\_\_\_ s. \_\_\_\_\_ d. \_\_\_\_\_

'Occupation of Wife \_\_\_\_\_

(If the Wife performs Household Duties only, insert "Domestic Duties.")

## MEMBERS OF HOUSEHOLD

(It is important that the Age and Sex of each Member of the Household, who is not an Adult, should be specified. If the number of Members of the Household changes during the four weeks under review, please give particulars as to the duration of absence, etc., on page 8.)

Number, Age, Sex and Occupation of Children living at Home.

(In the column headed "Occupation," insert whether at school, not at school, or, if at work, the occupation. If at work, state the rate of wages paid.)

No.	Sex	Age	Occupation.	Weekly Rate of Wages (if any).
1				
2				
3				
4				
5				
6				
7				
8				

(If more than eight children, continue particulars on page 8, paragraph 5 ("Other Remarks.")

Number and Sex of Boarders—

(State length of residence during period under review, and, if not Adults, state ages.)

Number and Sex of Servants—

(State length of residence during period under review, and, if not Adults, state ages.)

Number and Sex of other Members of the Household (including Resident Visitors, &amp;c.)—

(State length of residence during period under review, and, if not Adults, state ages.)

Name \_\_\_\_\_

Address \_\_\_\_\_

The object of the first two lines as to locality was to permit of a classification of the results according to geographical distribution; this has, however, only been carried out according to distribution in the several States. The information as to number, sex, and ages of children was required for classification purposes as to size and structure of family, while that relating to occupation was intended for the purpose of analysing the variation in the relative income and expenditure of persons engaged in different occupations and employed in different groups of allied industries. Owing to the paucity in the number of budgets returned, it was not, however, found possible to carry into effect the latter intention, while as regards size and structure of family the only classifications made were (a) that relating to families having over four members and those having four or less, and (b) that relating to families consisting of father, mother, and two children under 14

years of age, and (c) that relating to father, mother, and three children under 14 years of age.

The third page of the book gave instructions for filling in details of income and expenditure, these instructions being grouped under the following headings, viz.:—(a) Income; (b) expenditure on housing; (c) expenditure on food; (d) household requisites, and (e) miscellaneous and special expenditure.

**2. Weekly Statements of Income and Expenditure.**—The following four pages of the budget book were provided for the householder to fill in, either daily or weekly, particulars of income and expenditure of his or her family. Each page was in the following form:—

*Week ending 8th November, 1913.*

The Total Income and Expenditure need **not** be inserted (last column and last line).

Income.	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.
From Earnings of Husband									
" " " Wife									
" " " Children									
" other Receipts									
<b>TOTAL</b>									
<b>1.—Expenditure on Housing.</b>									
Rent .....									
Interest on Mortgage .....									
Instalments on Purchase of House .....									
<b>2.—Expenditure on Food.</b>									
Bread .....									
Milk (including tinned, etc.) .....									
Flour .....									
Tea, Coffee and Cocoa .....									
Sugar .....									
Butter and Cheese .....									
Eggs .....									
Bacon and Ham .....									
Meat (Butchers' and Cooked) .....									
Rabbit, Poultry, etc. .....									
Fish (including preserved) .....									
Potatoes .....									
Fruit (including preserved) .....									
Vegetables (including preserved) .....									
Other Food .....									
<b>3.—Household Requisites.—</b>									
Candles .....									
Soap, Starch and Blue .....									
Kerosene .....									
Gas .....									
Electricity .....									
Coal .....									
Fire-wood .....									
Other .....									
<b>4.—Clothing, Drapery, Boots, etc.</b>									
<b>5.—Other Expenditure on Living.</b>									
Tobacco, Cigars, and Cigarettes .....									
Alcoholic Beverages .....									
Fares (Railway, Tram, etc.) .....									
Insurance (Life, Fire, etc.) .....									
Contribut'ns to Benefit Societies .....									
Educat'n Fees, School Materials .....									
Medical Attendance & Medicine .....									
Rates and Taxes .....									
Sports and Amusements .....									
Charity, Church Collections, etc. .....									
Wages (servants, grooms, etc.) .....									
<b>6.—Miscellaneous and Special Expenditure.*</b>									
<b>TOTAL</b>									

\* Including renewals of end repairs to House, Furniture, etc. Please give particulars on page 8.

Each book despatched was accompanied by an addressed envelope. On the right page provision was made for remarks, under the following five headings:—

- 1.—Particulars as to "Other Receipts" (*i.e.*, receipts other than earnings of husband, wife, and children).
- 2.—Particulars as to payments for house purchased by instalments.
- 3.—Municipal valuation of house (If house is owned by householder or if living rent free).
- 4.—Remarks as to miscellaneous and special expenditure.
- 5.—Other remarks.

**3. Tabulation and Classification.**—In order to facilitate the analysis and classification of the householders' budgets, the contents of each book, after being checked, and after the totals of the various items given had been computed, were, first of all, transferred to summary sheets. The next question considered was that of classifying the results in relation to the following matters:—(i.) Geographical distribution, (ii.) size and structure of family, (iii.) income, and (iv.) occupations of wage earners. In regard to the last of these matters, it was found that the number of returns was insufficient to enable any proper classification to be made. For the purpose of tabulation the summary sheets were sorted out with their respective classes, and the results transferred to the appropriate tabulation sheets.

(i.) *Geographical Distribution.*—The following table shews the distribution of families, from which budgets were received, according to States. It was considered that the comparatively small number of budgets available did not justify the presentation of separate detailed results for each State. In the tables the figures have, therefore, been grouped together for the whole Commonwealth. It was hoped, with a sufficient number of returns, to differentiate as to local distribution with greater particularity, as for example in regard to incomes and expenditure of families living in (a) metropolitan towns, (b) country towns, (c) mining districts, and (d) rural districts. In a later section of this report (see Section VI.), comparative results for given for metropolitan and other towns, while summarised results for families of certain special size and structure are furnished in Section VII.

The distribution of the families in the several States is as follows. For purposes of comparison corresponding figures are given for the inquiry made in 1910-11:—

**Expenditure on Living, November, 1913.—Distribution of Families in Several States**

Number of Families.	N.S.W.	Victoria.	Q'sland.	S.A.	W.A.	Tas.	C'wlth.
November 1913 Inquiry ..	73	68	109	33	66	43	392
1910-11 Inquiry .. ..	64	81	19	18	18	12	212

(ii.) *Size and Structure of Families.*—It was found that the families for which budgets were received were divided roughly into two equal groups in regard to size of family, 216 families having over four members, and 176 four and under. It was therefore decided to adopt these groups as the basis for classification. The general classification adopted relates to actual size of families, the structure of the family (i.e., whether composed of father, mother, children, dependants, or relatives), being necessarily disregarded. As regards structure of family, it was originally intended to tabulate special results for normal families of different sizes, but this tabulation has been restricted to families consisting of father, mother, and (a) two children, and (b) three children under 14 years of age.

(iii.) *Income.*—The classification as to incomes was adopted after a careful consideration of the facts. In order to make a distinction between the large class of wage-earners who earn under £3 a week, and those persons who earn more than that amount, it was at first intended to adopt a main classification according to incomes of over about £3, and those amounting to about £3 and under; it was found, however, that taking £3 a week as the limit, the former class embraced only 104 families, and the latter 288. Further, on an examination of the books it appeared that a large number of families depends for their support on means other than the actual wages earned by the head of the household, the other main sources of income being earnings of children, boarders, and interest on investments. It was therefore considered desirable to somewhat increase the limit, and it was found that practically an equal distribution was obtained by making the division at £3 10s. a week, there being 195 families whose incomes were over that amount and 197 under. The income groups finally adopted were under £3 a week, £3 and under £3 10s., £3 10s. and under £4, £4 and over, and the following table shews the number of families in each of the family and income groups finally adopted:—

Expenditure on Living, November, 1913.—Number of Families Classified according to Income Groups and Sizes of Family.

Particulars.	NUMBER OF FAMILIES HAVING WEEKLY INCOMES OF—								
	Under £3		£3 & under £3 10s.		£3 10s. & under £4		£4 and over.		
	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	
Number of Families	392	45	59	44	49	33	24	94	44

Owing to the different grouping of incomes adopted in the present inquiry, *direct* comparisons cannot be made in tabular form with the 1910-11 inquiry. It may be mentioned, however, that in the earlier inquiry there were 99 families in the higher income group, that is with incomes of over £200 per annum, and 113 in the lower group, i.e., with incomes of £200 and under per annum.

## SECTION III.—FAMILY CONDITIONS.

1. **General.**—In order to permit of any adequate analysis or criticism of the figures relating to income and expenditure presented in this report, it appears desirable that the returns as to family conditions should be first investigated. It is proposed to deal first with these matters from the following standpoints, viz.:—(a) Geographical distribution of families; (b) Structure and size of families; and (c) Occupations of heads of families.

2. **Geographical Distribution.**—The classification of income and expenditure, according to families living in the metropolitan towns and in other parts of the several States, is given in Section VI., and the urban and rural distribution of the families to which the returns refer is therefore a matter of importance in this connection.

For the purpose of classification in the following table, the suburbs have been included with the metropolitan towns, and in Western Australia, Fremantle has also been included with Perth. The families in each State are classified according to income and size of family, and corresponding figures for all families are given for the 1910-11 inquiry.

**Expenditure on Living, November, 1913.—Classification of Families Residing in Metropolitan Towns and in other parts of each State.**

Families having Weekly Incomes of	Number of Members.	NUMBER OF FAMILIES RESIDING IN—												Total Metropolitan. Other.	Total No. of Families.		
		N.S.W.		Vic.		Q'land.		S.A.		W.A.		Tas.					
		Metropolitan.	Other.	Metropolitan.	Other.	Metropolitan.	Other.	Metropolitan.	Other.	Metropolitan.	Other.	Metropolitan.	Other.				
Under £3 ..	over 4 ..	5	1	1	5	5	8	3	1	1	4	3	8	18	27	45	
	4 and under ..	8	1	5	6	9	8	1	3	5	2	5	6	33	26	59	
£3 & under £3 10s.	over 4 ..	..	6	4	2	2	13	3	2	1	2	3	6	13	31	44	
	4 and under ..	6	4	9	2	6	5	4	2	2	4	3	2	30	19	49	
£3 10s. & under £4	over 4 ..	2	3	3	2	5	6	1	2	5	3	..	1	16	17	33	
	4 and under ..	2	1	3	1	3	5	1	..	2	6	..	..	11	13	24	
£4 and over ..	over 4 ..	8	20	11	8	5	18	7	1	6	7	1	3	38	56	94	
	4 and under ..	2	4	5	1	4	7	1	2	7	9	..	2	19	25	44	
All Families ..	..	33	40	41	27	39	70	21	12	29	37	15	28	178	214	392	
All Families, 1910-11 Inquiry		41	23	57	24	13	6	10	8	11	7	6	6	138	74	212	

From the above table it may be seen that in the inquiry of November, 1913, the returns from families residing outside the metropolitan radius (214, or 54.6 per cent.), were slightly greater in number than those from metropolitan towns (178, or 45.4 per cent.), whereas in the earlier inquiry the number of metropolitan returns was nearly double the number of country returns.

3. **Structure of Families.**—The following tables have been compiled in order to bring together the more important facts obtained as to membership of families, classified according to income and size of family.

(i.) *General Membership.*—The total number of the members of families for which returns were received was 2032, including all persons who participated in the family expenditure for any considerable part of the four weeks under review. The persons grouped under the heading of dependants include boarders, servants, resident visitors, etc. The following table shews the component members of the families classified according to income and size of family. Corresponding figures for all families are given in regard to the 1910-11 inquiry:—

**Expenditure on Living, November, 1913.—Membership of Families comprised in Returns.**

Families having Weekly Incomes of—	Number of Members.	Total Families.	Husbands.	Wives.	Children.	Dependants.	Total Persons	Ave'ge pers'ns per * family
Under £3 . . .	over 4	45	45	44	176	15	280	6.16
	4 and under	59	58	58	73	9	198	3.28
£3 and under £3 10s.	over 4	44	44	44	180	12	280	6.34
	4 and under	49	48	48	60	7	163	3.34
£3 10s. and under £4	over 4	33	33	33	138	21	225	6.72
	4 and under	24	23	24	24	3	74	3.08
£4 and over . . .	over 4	94	92	93	413	64	662	6.86
	4 and under	44	43	43	49	15	150	3.30
<b>All Families . . . . .</b>	<b>392</b>	<b>386</b>	<b>387</b>	<b>1,113</b>	<b>146</b>	<b>2,032</b>	<b>5.10</b>	
<b>All Families, 1910-11 Inquiry</b>	<b>212</b>	<b>202</b>	<b>205</b>	<b>522</b>	<b>70</b>	<b>999</b>	<b>4.68</b>	

\* In computing this average, temporary absence from home and temporary presence of visitors, etc., have been taken into account.

It may be seen that in the inquiry of November, 1913, only six of the families (1.5 per cent.) were without a husband, and five (1.3 per cent.) without a wife.

(ii.) *Conditions as to Children.*—Of the 392 families covered by the investigation, 351 included children. The subjoined table shews the average number of children in each group, together with the number of children earning wages, and those not earning wages (i.e., either at home, at school, or at college) classified in age groups. Corresponding results for all families together included in the inquiry of 1910-11 are also given for comparative purposes.

**Expenditure on Living, November, 1913.—Conditions of Families as to Children.**

Families having Weekly Incomes of—	Number of Members.	No. of Families having Children.	No. of Children.	Average Children per Family.	Children at Work.			Children at Home or at School.					
					17 and over.		17 and over.	13 and under 17.		13 and under 17.	10 and under 13.	6 and under 10.	
					13 and under 17.	10 and under 13.	Under 13.	13 and under 17.	10 and under 13.	Under 10.	2 and under 6.	Under 2.	
Under £3 . . . .	over 4 ..	45	176	3.91	2	3	..	5	2	31	52	53	28
	4 and under	49	73	4.49	1	1	..	4	4	5	11	25	26
£3 and under £3 10s.	over 4 ..	44	180	4.09	7	6	1	6	9	29	43	53	26
	4 and under	39	60	1.54	5	1	..	3	1	5	10	27	8
£3 10s. and under £4	over 4 ..	32	138	4.31	11	9	1	3	14	24	30	35	12
	4 and under	15	24	1.60	3	2	..	..	..	3	5	6	5
£4 and over . . . .	over 4 ..	91	413	4.54	74	24	..	17	53	60	80	64	41
	4 and under	36	49	1.36	2	1	..	3	3	5	9	18	8
<b>All Families . . . . .</b>	<b>351</b>	<b>1113</b>	<b>3.17</b>	<b>105</b>	<b>47</b>	<b>1</b>	<b>37</b>	<b>86</b>	<b>162</b>	<b>240</b>	<b>281</b>	<b>154</b>	
<b>ALL FAMILIES, 1910-11 INQUIRY</b>	<b>180</b>	<b>522</b>	<b>2.90</b>	<b>77</b>	<b>11</b>	<b>..</b>	<b>33</b>	<b>52</b>	<b>65</b>	<b>77</b>	<b>128</b>	<b>79</b>	

The above figures shew that a considerable number of the children included was in the lower age groups, those under six years of age numbering 435, or 39 per cent., of the total number of children. This result is nearly identical with that obtained in the 1910-11 inquiry, when 207, or nearly 40 per cent. of the children, were found to be under six years of age.

The total number of children at work was 153, or 13.7 per cent., while the number of those at home or at school was 960, or 86.3 per cent., on the total number of children. As might be expected, the majority of children in the higher age-groups who were not wage-earners is confined to the higher income groups.

It is of importance to observe that taking the larger and the smaller family groups separately, with the exception of the smaller family group in the highest income class, the average number of children per family increases as the income increases.

This aspect of the matter is more clearly shewn by the figures in the subjoined table, which shews, in family and income groups, the total number and the average number per family of all children, of children at work and of children at home or at school. As already pointed out, in each family group the average number of all children increases as the income increases, except in the case of families of four members and under having income of £4 and over. The average number of children at work also increases, while the average number at home or at school decreases as the income increases, in each case with the same exception as before.

It appears, therefore, that since the average number of children increases, and the average number at home or at school decreases, as the income increases, any conclusions which might be drawn from the mere fact that the average number of all children increases with the income, must be subject to qualifications, since it may well be that the fact that the average number of children at work is greater in the higher income group is itself the cause of the higher income. It will be seen that, compared with the 1910-11 inquiry, the average number of children in the larger family group is considerably higher in the November, 1913, inquiry, while there is but little difference in the corresponding figures for the smaller family group.

**Expenditure on Living, November, 1913.—Relation between Income and Number of Children.**

Weekly Income Group.	Number of Families having Children	FAMILIES OF OVER 4 MEMBERS HAVING—						
		Children.		Children at Work.		Children at Home or at School.		
		Total No.	Average per Family.	Total No.	Average per Family.	Total No.	Average per Family.	
Under £3	45	176	3.91	5	0.11	171	3.80	
£3 and under £3 10s.	44	180	4.09	14	0.32	166	3.77	
£3 10s. and under £4	32	138	4.31	20	0.63	118	3.68	
£4 and over	91	413	4.54	98	1.08	315	3.46	
<b>All Families</b>		<b>212</b>	<b>907</b>	<b>4.28</b>	<b>137</b>	<b>0.65</b>	<b>770</b>	<b>3.63</b>
<b>ALL FAMILIES, 1910-11 INQUIRY</b>		<b>105</b>	<b>410</b>	<b>3.90</b>	<b>77</b>	<b>0.73</b>	<b>333</b>	<b>3.17</b>

**Expenditure on Living, November, 1913.—Relation between Income and Number of Children—continued.**

Weekly Income Group.	Number of Families having Children	FAMILIES OF 4 MEMBERS AND UNDER HAVING—					
		Children.		Children at Work.		Children at Home or at School.	
		Total No.	Average per Family.	Total No.	Average per Family.	Total No.	Average per Family.
Under £3 .. ..	49	73	1.49	2	0.03	71	1.46
£3 and under £3 10s. .. ..	39	60	1.54	6	0.15	54	1.39
£3 10s. and under £4 .. ..	15	24	1.60	5	0.33	19	1.27
£4 and over .. ..	36	49	1.36	3	0.08	46	1.28
All Families .. .. ..	139	206	1.48	16	0.12	190	1.36
ALL FAMILIES, 1910-11 INQUIRY	75	112	1.50	11	0.15	101	1.35

**4. Occupations of Heads of Families.**—In order to give a general idea of the class of persons included in the returns, the following table shewing the occupations of the heads of families has been compiled—

- (a) *Unskilled labour* includes such persons as general labourers, railway gangers, etc.
- (b) *Skilled labourers*, artisans and tradesmen, such as fitters, carpenters, electrical workers, etc.
- (c) *Agricultural* includes farmers, dairymen, gardeners, and orchardists.
- (d) *Commercial*, those engaged in trade, such as chemists, tobacconists, storekeepers, etc.
- (e) *Clerical*, bookkeepers and clerks.
- (f) *Professional*, clergymen, doctors, school teachers, etc.
- (g) *No occupation* comprises persons retired from business, families with no husband, and heads of families who failed to state their occupations.

**Expenditure on Living, November, 1913.—Occupations of Heads of Families.**

Families having Weekly Incomes of—	Number of Members.	OCCUPATION OF HEAD OF FAMILY.							Total.
		Unskilled Labour.	Skilled Labour.	Agricultural.	Commercial.	Clerical.	Professional.	None.	
Under £3 ..	over 4 ..	18	16	..	7	3	..	1	45
4 and under ..	24	23	1	5	4	..	2	59	
£3 & under £3 10s.	over 4 ..	9	23	..	5	2	4	1	44
4 and under ..	7	29	..	4	7	2	..	49	
£3 10s. & under £4	over 4 ..	9	19	..	3	1	1	..	33
4 and under ..	3	15	..	1	3	1	1	24	
£4 and over ..	over 4 ..	13	44	1	6	12	13	5	94
4 and under ..	1	14	..	4	11	13	1	44	
All Families .. .. ..	84	183	2	35	43	34	11	392	
ALL FAMILIES, 1910-11 INQUIRY	21	52	11	21	40	42	25	212	

From the above table it may be seen that the wage-earning class (skilled and unskilled labour) comprises 267 families, or 68.1 per cent., commercial and clerical together include 78 families, or nearly 20 per cent.; and professional 34, or 8.7 per cent. The largest income group

(£4 and over) includes a greater number of the clerical and professional class than any other group. The difference between the relative numbers in the different occupational groups is noticeable and important in regard to any comparisons which are drawn between the results of the two inquiries. It has already been stated that in the present inquiry the skilled and unskilled labour class together comprise 267 heads of families, that is about 68 per cent. of the total number included, but in the 1910-11 inquiry these two classes included only 73, or about 34 per cent. of the total number of heads of families. Moreover, in the present inquiry the commercial, clerical and professional classes together covered about 29 per cent. of the budgets, while in the previous inquiry they comprised nearly 49 per cent.

#### SECTION IV.—INCOMES.

**1. Sources of Income.**—The sources of the family incomes are shewn in the subjoined table, classified according to amount of income and size of family. The third column shews the number of families having incomes from the husband only. The fourth, fifth, sixth, and seventh columns comprise families having incomes from more than one source. "Miscellaneous" comprises incomes from boarders, investments, etc. The figures given in these columns are not mutually exclusive, that is to say, that, for example, a family having an income from both husband and wife is included in both the fourth and fifth columns, while a family having an income from wife, children and boarders is included in each of the fifth, sixth, and seventh columns. It may be seen that, except in the highest income class, a larger number of the small families than the large families derive their income from the husband only. Comparative figures for 1910-11 for all families together are also given in the table.

Expenditure on Living, November, 1913.—Sources of Incomes.

Families having Weekly Incomes of—	Number of Members.	Families having Incomes from Husband only—	Families having Incomes from more than one source—			Total Families having Incomes from more than one source—	Total Number of Families.			
			Number.	Percentage on all Families in Group	From Husband & other sources.	From Wife and other sources.	From Children & other sources.	Miscellaneous and other sources.		
Under £3 .. ..	over 4 .. ..	34	75.6	10	1	3	9	11	24.4	45
£3 and under £3 10s.	4 and under .. ..	40	67.8	18	8	2	14	19	32.2	59
over 4 .. ..	29	65.9	15	3	7	7	15	34.1	44	
£3 10s. and under £4 .. ..	4 and under .. ..	34	69.4	15	1	4	12	15	30.6	49
over 4 .. ..	7	21.2	26	.	15	14	26	78.8	33	
£4 and over .. ..	4 and under .. ..	16	66.7	6	1	3	5	8	33.3	24
over 4 .. ..	32	34.0	59	3	46	28	62	66.0	94	
4 and under .. ..	23	63.6	15	2	2	16	16	36.4	44	
<b>All Families</b> .. .. ..		<b>220</b>	<b>56.1</b>	<b>164</b>	<b>19</b>	<b>82</b>	<b>105</b>	<b>172</b>	<b>43.9</b>	<b>392</b>
<b>ALL FAMILIES, 1910-11 INQUIRY</b> ..		<b>71</b>	<b>33.5</b>	<b>125</b>	<b>24</b>	<b>37</b>	<b>106</b>	<b>141*</b>	<b>66.5</b>	<b>212</b>

\* Includes 6 families with source of Income not stated.

**2. Average Incomes.**—The following table shews the average weekly income for each of the family and income groups specified, and also the general average for all families for which budgets were received:—

Expenditure on Living, November, 1913.—Average Incomes of Families.

PARTICULARS.	FAMILIES HAVING WEEKLY INCOME OF								General Average	
	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.			
	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.		
Av. Weekly Income ..	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
	2 10 10	2 10 2	3 4 9	3 4 7	3 14 0	3 13 2	5 2 10	5 12 6	3 16 8	

Owing to the difference in the classification of income groups between the present inquiry and that of 1910-11, direct comparisons as to amount of income in family groups cannot be made. It may be mentioned, however, that the general average income of all families comprised in the earlier investigation was £4 13s. 1d., an amount considerably in excess of the average in the present inquiry. This excess has, of course, an important bearing on any comparisons which can be made between the results of the two inquiries. Taking first the income group of over £200 a year in 1910-11, the average weekly income of families of over four members was £6 7s. 11d., and of families of four members and under was £6 16s. 4d. In the other income group (£200 and under) the average weekly income of the larger family group was £3 1s. 11d., and of the smaller, £2 18s. 5d.

## SECTION V.—EXPENDITURE.

**1. Relation to Income.**—The average weekly expenditure of the 392 families is summarised in the table hereunder, together with the incomes as shewn in the preceding table:—

Expenditure on Living, November, 1913.—Relation of Income to Expenditure.

PARTICULARS.	FAMILIES HAVING WEEKLY INCOMES OF								General Average for all Families.	
	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.			
	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.		
Income ..	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
	2 10 10	2 10 2	3 4 9	3 4 7	3 14 0	3 13 2	5 2 10	5 12 6	3 16 8	
Expenditure	2 16 1	2 11 9	3 6 4	3 3 2	3 13 10	3 8 7	4 16 3	4 13 2	3 13 6	
DIFFERENCE	—5.3*	—1 7*	—1 7*	0 1 5	0 0 2	0 4 7	0 6 7	0 19 4	0 3 2	

\* The negative sign indicates excess of expenditure over income.

From the above table it may be seen that, in some cases, there was, on the average for the period under review, an excess of expenditure over income. This is especially noticeable in the lower income groups, the average weekly deficiency for the four weeks covered by the inquiry of families of over four members and having incomes of under £3, amounting to as much as 5s. 3d. The number of families included in this group is 45, and of these only 15 shew an excess of income over expenditure (the average saving per week being 4s. 2d.), while 29 shew an excess of expenditure over income (the average excess being 10s. 6d. per week per family), and in one case the income is equal to the expenditure. The excess of expenditure over income in the 29 families is accounted for in different ways. In the most flagrant case the average weekly expenditure was £4 4s. 4d., while the income was £2 2s. 1d., the reason given for the extravagance of this ménage (which consisted of husband, wife, daughter, and one boarder) being "two lady visitors for 12 days." In another case (in Herberton) a man (having a wife and three young children) earned £2 14s. and spent on the average £4 16s. 8d. a week, the weekly expenditure on food alone being £2 7s. 1d. In this case the weekly expenditure on bread averaged 7s. 4d., on meat 6s. 11d., butter and cheese 6s. 2d., milk 4s. 4d., and vegetables 3s. 7d. In other cases in which the expenditure exceeded the income the following instances may be mentioned, viz., (a) a family in receipt of £2 17s. 6d. paid at the rate of £1 per week as instalment on house; (b) a family in receipt of £2 14s. per week expended £5 16s. 6d. on clothing alone during the four weeks covered by the inquiry; (c) in another case want of constant work was given as the reason. Analogous remarks apply, though to a less extent, to the other groups in which expenditure exceeds income.

It must be confessed that the explanations given as to the reasons for excess of expenditure over income do not in all cases appear satisfactory, and cannot be wholly accepted. There is no reason to believe that the month of November was in any way an abnormal month, and though it is only natural to expect that in a period so short as four weeks, the expenditure would exceed the income in a few individual cases, owing to extra expenditure on such items as clothing or periodic supplies of certain commodities, the average results for a group should conceal these special cases. The three negative differences must consequently be looked upon with a certain amount of suspicion, and cannot be regarded as representative in the aggregate of the sections of the commodity to which they refer.

**2. General Analysis of Expenditure.**—Selecting what may be considered as the four most important heads of expenditure, viz., housing, food, clothing, and fuel and light, and grouping all other expenditure under the heading "Other Items," an analysis of the average weekly expenditure is given in the following table. The results are shewn both as actual averages and as percentages on the total expenditure:—

**Expenditure on Living, November, 1913.—Analysis of Average Weekly Expenditure per Family.**

Families having Weekly Incomes of—	Number of Members.	Housing. *	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.	Average Persons per Family.
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**WEEKLY EXPENDITURE.**

		s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.
Under £3 ..	over 4 ..	7 6	1 6 9	6 2	2 9	0 12 11	2 16 1	6.16
	4 and under ..	9 1	1 1 10	5 3	2 8	0 12 11	2 11 9	3.28
£3 & under £3 10s	over 4 ..	6 7	1 10 1	8 9	3 5	0 17 6	3 6 4	6.34
	4 and under ..	8 10	1 4 0	8 7	3 4	0 18 5	3 3 2	3.34
£3 10s. & under £4	over 4 ..	7 7	1 14 10	10 9	3 4	0 17 4	3 13 10	6.72
	4 and under ..	7 10	1 9 1	8 1	2 9	1 0 10	3 8 7	3.08
£4 and over ..	over 4 ..	10 4	1 18 10	14 10	3 11	1 8 4	4 16 3	6.86
	4 and under ..	12 5	1 11 0	14 0	3 9	1 12 0	4 13 2	3.30
GENERAL AVERAGE ..		9 1	1 10 3	10 0	3 4	1 0 10	3 13 6	5.10

**PERCENTAGE ON TOTAL EXPENDITURE.**

		per cent.						
Under £3 ..	over 4 ..	13.37	47.70	10.99	4.91	23.03	100	6.16
	4 and under ..	17.55	42.19	10.15	5.15	24.96	100	3.28
£3 & under £3 10s	over 4 ..	9.93	45.35	13.19	5.15	26.38	100	6.34
	4 and under ..	13.98	38.00	13.59	5.28	29.15	100	3.34
£3 10s. & under £4	over 4 ..	10.27	47.18	14.56	4.51	23.48	100	6.72
	4 and under ..	11.42	42.41	11.79	4.01	30.37	100	3.08
£4 and over ..	over 4 ..	10.73	40.35	15.41	4.07	29.44	100	6.86
	4 and under ..	13.33	33.27	15.03	4.02	34.35	100	3.30
GENERAL AVERAGE ..		12.36	41.16	13.61	4.53	28.34	100	5.10

\* The figures given refer to all families, including those who owned their own houses, or who lived rent free. It will be seen hereinafter that the average rent for those families which paid rent was 11s. 3d. Similarly, the average amount of instalments and interest for those families paying instalments on purchase or interest on mortgage, etc., was 11s. 1d., and 6s. 10d. respectively.

It may be seen that, disregarding the expenditure on other items, the cost of food is by far the most important consideration, amounting to over 41 per cent. of the total expenditure. Next comes clothing (13.61 per cent.), followed closely by housing (12.36 per cent.), while expenditure on fuel and light amounts to 4.53 per cent. As regards expenditure on clothing and fuel and light, the divergencies in the percentages for the several groups, classed according to income and size of family, are not very marked, whereas the percentage expended on food ranges from  $3\frac{3}{4}$  to nearly  $4\frac{3}{4}$ , being naturally higher in the larger family groups. The expenditure on food is again relatively larger in the smaller income groups, indicating that economies in expenditure are primarily effected in regard to matters other than food. It is not unlikely, indeed, that expenditure on food alone furnishes a standard of material well-being of considerable importance and fairly accurate in its indications. As the resources of the individual become limited, his consumption tends to be less, and the quality of his food coarser, though the food value need not be less, however, for a much more economical regimen than the prevailing one. In Germany anthropometrical measurements have resulted in shewing that the typical man of the poorer classes, by reason of the nutritive inferiority of his food, is neither so corpulent nor so heavy as the typical man of other classes. There are, however, material differences in the German and Australian modes of living, and the "regimen" is less liberal.

As regards rent the analysis of the figures is somewhat complicated by the facts that a number of families included in the inquiry either owned their own houses or lived rent-free (see paragraph 3 hereinafter) and that, owing to the incomplete manner in which particulars were given in several of the budgets as to valuation, it was found impossible to satisfactorily estimate the "rent-equivalents" of the houses occupied by these families. In the above table the figures shew that in each income group both the actual expenditure on housing and the percentage on total expenditure were smaller in the larger than in the smaller family group. This result at first appears somewhat anomalous, as it might naturally be expected that the larger families would require larger, and therefore more expensive housing accommodation. The apparent anomaly is, however, probably due to the fact that the larger families expend a larger proportion of their incomes on food, and therefore have less left over for housing and other items. It will be observed that, broadly speaking, the percentage expenditure on rent is higher in the larger income groups than in the smaller.

It will be of interest to compare the actual and relative distribution of expenditure as disclosed by the inquiry in 1910-11 with that obtained from the present inquiry. The following table shews accordingly the general average weekly distribution of expenditure for all income and family groups in 1910-11 as compared with November, 1913:—

**Expenditure on Living.—General Average Distribution of Weekly Expenditure, 1910-11, compared with November, 1913.**

Particulars.	Average Income.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
		WEEKLY EXPENDITURE.					
Inquiry, 1910-11 ,, Nov., 1913	£ s. d. 4 13 1 3 16 8	s. d. 10 11 9 1	s. d. 1 3 3 1 10 3	s. d. 10 1 10 0	s. d. 2 9 3 4	£ s. d. 1 12 5 1 0 10	£ s. d. 3 19 5 3 13 6
		PERCENTAGE ON TOTAL EXPENDITURE.					
Inquiry 1910-11 ,, Nov., 1913	..	per cent. 13.70 12.36	per cent. 29.30 41.16	per cent. 12.72 13.61	per cent. 3.46 4.53	per cent. 40.82 28.34	per cent. 100 100

As regards housing accommodation it will be observed that both the actual and the percentage expenditure are somewhat less in 1913 than in 1910-11, whereas investigations have shewn that house rent has, in fact, increased considerably during the period between the two inquiries. This apparently anomalous result is due to the fact that the percentage of persons possessing their own houses was 22.70 in the later inquiry, as compared with 16.04 per cent in that of 1910-11. As regards food, the above figures shew a somewhat remarkable increase, both in actual and relative expenditure, in the inquiry of November, 1913, when compared with that of 1910-11, with the result that since there is not any very material difference in the distribution of expenditure on

housing, clothing, fuel and light, the expenditure, both actual and relative, on "Other Items" shews a considerable fall in the latter period when compared with the former. This increase in the expenditure on food is all the more remarkable when it is considered that the average income in the later inquiry was considerably less than that in the earlier.

In this connection it may be observed that the average index-number for groceries and food for the six capital towns increased 13 per cent. between the year 1910 and November, 1913. The increase in the expenditure on food during the same period, as shewn by the two budget inquiries, disregarding any difference due to variation in the average income of families included in the inquiries, amounts to no less than 30 per cent. This difference in the results of the two inquiries is therefore due mainly to two causes, viz., (a) the increase in prices of food commodities, and (b) the relatively smaller average income in the November, 1913, inquiry, food being ordinarily the last item on which expenditure is reduced as the income decreases.

In spite of the difference in the average income in the two inquiries these results are instructive and indicate *prima facie* two things, viz.:—

- (a) That owing to the increase in rents and to other circumstances an increasing number of persons own their own houses, and
- (b) That owing to the increased outlay necessary to provide for the commodities included in "Food," restrictions have been exercised in the expenditure on "Other Items."

It may be interesting to compare the results of both investigations with the following propositions laid out by Dr. Engel, for many years Chief of the Royal Bureau of Statistics of Prussia:—

- (i.) That the greater the income the smaller the percentage of outlay for subsistence. This is confirmed in both inquiries.
- (ii.) That the percentage of outlay for clothing is approximately the same, whatever the income. This proposition was confirmed in the 1910-11 inquiry. In the present inquiry, however, the percentage of expenditure on clothing shews a distinct tendency to increase as the size of income increases.
- (iii.) That the percentage for lodging or rent, and for fuel and light, is invariably the same, whatever the income. The first part of this proposition is not confirmed in either of the inquiries, as the families with smaller incomes expend a larger percentage on housing than those with larger incomes. The second part is practically confirmed in both inquiries.
- (iv.) That as the income increases in amount the percentage of outlay for sundries becomes greater. This is confirmed by both inquiries.

**3 Housing Accommodation.**—The following table gives particulars of the number of families (a) owning houses unencumbered by mortgage; (b) living rent free, i.e., having houses or quarters either in lieu of or in addition to, salary or wages; (c) owning houses, but paying interest on mortgages thereon; (d) paying instalments on purchase of house; (e) leasing houses on rent; (f) paying both interest and instalments; (g) paying both rent and interest; and (h) paying both rent and instalments. The absolute numbers are shewn in addition to the percentages in each class:—

**Expenditure on Living, November, 1913.—Particulars of Families Owning, Leasing Houses, etc.**

Families having Weekly Incomes of—	Number of Families.	Owning Houses.	Living Rent Free.	Paying Interest on Mortgages.	Paying Instalments on Purchase.	Paying Rent.	Paying both Interest and Instalments.	Paying both Rent and Interest.	Paying both Rent and Instalments.	Total Families.
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**NUMBER OF FAMILIES.**

Under £3 ..	over 4 ..	10	..	..	9	22	3	1	..	45
£3 & under £3 10s ..	over 4 ..	11	12	6	6	18	4	1	..	59
	4 and under ..	11	..	1	5	30	2	..	..	44
£3 10s. & under £4 ..	over 4 ..	9	..	1	4	18	1	..	..	49
	4 and under ..	10	..	..	6	6	1	..	1	33
£4 and over ..	over 4 ..	21	4	9	9	40	9	1	1	94
	4 and under ..	9	3	5	1	21	2	..	3	44
TOTAL .. .. ..		89	9	22	54	186	23	2	7	392

**PERCENTAGE OF FAMILIES.**

Under £3 ..	over 4 ..	per cent.								
	4 and under ..	22.22	..	..	20.00	48.89	6.67	2.22	..	100
£3 & under £3 10s ..	over 4 ..	13.56	..	23.73	52.54	6.78	..	3.39	..	100
	4 and under ..	25.00	4.54	13.64	13.64	40.91	12.27	..	..	100
£3 10s. & under £4 ..	over 4 ..	22.45	..	2.04	10.20	61.23	4.08	..	..	100
	4 and under ..	27.27	..	3.03	12.12	54.55	3.03	..	..	100
£4 and over ..	over 4 ..	41.66	..	..	25.00	25.00	4.17	..	4.17	100
	4 and under ..	22.34	4.25	9.57	9.57	42.56	9.57	1.07	1.07	100
TOTAL .. .. ..		20.45	6.82	11.36	2.27	47.73	4.55	..	6.82	100

It may be seen from the above figures that 47.45 per cent., or nearly one-half of the total number of families included in the inquiry, pay rent, and that the proportion of families leasing houses is greater in the lower than in the higher income group. In the following table the average weekly amount spent on housing accommodation by way of interest, instalments on purchase, and rent is shewn. The last column shews the average weekly percentage of expenditure on housing accommodation on total expenditure for those families which have any expenditure on this item, that is to say, in computing the percentages the expenditures of the 98 families which either own their houses or live rent free are excluded:—

**Expenditure on Living, November, 1913.—Expenditure per Family on Housing Accommodation.**

Families having Weekly Incomes of	Number of Members.	Number of Families.	AVERAGE AMOUNT SPENT WEEKLY ON—			per cent. of Expen- diture on Housing Accom- modation.
			Interest.	Instal- ments.	Rent.	
Under £3 .. ..	over 4 ..	35	s. d.	s. d.	s. d.	Per cent.
	4 and under ..	51	3 3	10 7	8 7	17.26
£3 and under £3 10s.	over 4 ..	31	4 11	9 3	9 10	19.78
	4 and under ..	38	6 9	9 1	9 7	14.27
£3 10s. and under £4	over 4 ..	24	6 1	9 3	11 1	17.65
	4 and under ..	14	3 5	8 6	10 0	13.92
£4 and over ..	over 4 ..	69	2 2	12 7	10 1	18.41
	4 and under ..	32	7 3	15 1	12 6	14.20
All Families .. .. ..		294	6 10	11 1	11 3	16.23
ALL FAMILIES, 1910-11 INQUIRY		165	4 7	11 10	13 4	17.58

It is somewhat remarkable that the average amount paid by persons purchasing houses by instalments is less than the average amount of rent paid, since the former amount must include not only interest but also repayment of principal. This may be due partly to the fact that rents are high and partly to the possibility that the average value of houses occupied on lease is greater than that of houses being bought by instalments.

The average increase in rents in the six capital towns between the year 1910 and the last quarter of 1913 is 23.4 per cent. The fact that in spite of this large increase in the capital towns, the average rental paid by families included in the November 1913 inquiry is less than that paid in the 1910-11 inquiry, is no doubt due to the facts—(a) That the average income is lower in the more recent inquiry (see page 19 hereinbefore), and (b) that a far greater proportion of the families included in that inquiry live in country districts than in the former inquiry (see page 14 hereinbefore).

**4. Expenditure on Food.**—It is proposed to present the results obtained from the budgets as to expenditure on food, from the following standpoints, viz.:—(i) Average weekly expenditure per family; (ii.) average weekly expenditure per head (unweighted); (iii.) average weekly expenditure per head (weighted), according to sex and age groups.

(i.) *Average Weekly Expenditure per Family on Food.*—The table given hereunder shews the average weekly expenditure per family on each item of food specified in the householder's budget, together with the percentage of each item on the total family expenditure, classified according to income and size of family. Comparative results for the inquiry are also given, where possible, in the last column. But in making any comparison between the two sets of figures, the difference in average income and in the relative distribution of expenditure (see pages 19 and 22, respectively,) must be borne in mind.

**Expenditure on Living, November, 1913.—Average Weekly Expenditure per Family on various Items of Food.**

PARTICULARS.	FAMILIES HAVING WEEKLY INCOMES OF—								GENERAL AVERAGE.	
	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.		Nov. 1913	1910- 1911
	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under		

**WEEKLY EXPENDITURE.**

Bread	..	d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	
Milk	..	3	3	1	9	3	4	1	11	2	4
Flour	..	2	7	1	11	2	10	2	1	2	8
Tea, Coffee, etc.	..	1	0	0	6	0	11	0	9	0	*
Sugar	..	1	3	1	0	1	3	1	4	1	1
Butter and Cheese	..	1	7	1	2	1	11	1	2	0	11
Eggs	..	3	2	2	4	3	8	2	8	2	11
Bacon and Ham	..	1	2	1	3	1	5	1	4	1	*
Meat	..	0	4	0	7	0	5	0	9	0	8
Rabbits, Poultry, etc.	..	5	3	4	10	6	1	4	9	5	3
Fish	..	0	2	0	2	0	1	0	1	0	*
Potatoes	..	0	6	0	6	0	6	0	7	0	*
Fruit	..	1	1	0	9	1	4	0	10	1	1
Vegetables	..	1	4	1	6	1	9	2	0	2	8
Other	..	1	3	1	3	1	2	1	5	1	8
TOTAL	..	26	9	21	10	30	1	24	0	34	10
Average No. of persons per family	..	6.16	3.28	6.34	3.34	6.72	3.08	6.86	3.30	5.10	4.68

**PERCENTAGE ON TOTAL EXPENDITURE.**

Bread	per cent.	5.80	per cent.	3.38	per cent.	5.02	per cent.	2.90	per cent.	4.97	per cent.	3.16	per cent.	2.06	per cent.	3.85	per cent.	2.93		
Milk	..	4.61	..	3.70	..	4.27	..	3.30	..	4.06	..	4.62	..	3.46	..	3.94	..	3.85	..	3.35
Flour	..	1.78	..	0.97	..	1.38	..	1.06	..	1.13	..	1.09	..	1.21	..	0.63	..	1.13	..	*
Tea, Coffee, etc.	..	2.23	..	1.93	..	1.88	..	1.58	..	1.92	..	1.82	..	1.39	..	1.16	..	1.70	..	1.15
Sugar	..	2.82	..	2.25	..	2.89	..	1.85	..	2.37	..	1.94	..	2.08	..	1.34	..	2.16	..	1.67
Butter and Cheese	..	5.65	..	4.51	..	5.53	..	4.22	..	5.76	..	4.01	..	4.76	..	3.13	..	4.65	..	3.66
Eggs	..	2.08	..	2.41	..	2.14	..	2.08	..	1.47	..	2.35	..	1.73	..	1.97	..	1.93	..	*
Bacon and Ham	..	0.59	..	1.13	..	0.63	..	1.19	..	1.24	..	1.09	..	0.69	..	0.98	..	0.91	..	*
Meat	..	9.36	..	9.34	..	9.17	..	7.52	..	9.14	..	8.51	..	8.40	..	5.99	..	8.28	..	6.59
Rabbits, Poultry, etc.	..	0.30	..	0.32	..	0.13	..	0.13	..	0.34	..	0.12	..	0.26	..	0.27	..	0.23	..	*
Fish	..	0.89	..	0.97	..	0.75	..	0.93	..	0.79	..	0.73	..	0.78	..	0.89	..	0.79	..	*
Potatoes	..	1.93	..	1.45	..	2.01	..	1.32	..	1.58	..	1.46	..	1.39	..	0.80	..	1.47	..	1.47
Fruit	..	2.38	..	2.90	..	2.64	..	3.17	..	3.61	..	4.01	..	2.86	..	2.95	..	2.95	..	3.98
Vegetables	..	2.23	..	2.42	..	1.76	..	2.25	..	2.71	..	2.43	..	2.34	..	1.97	..	2.27	..	*
Other	..	5.05	..	4.51	..	5.15	..	4.50	..	6.09	..	4.87	..	4.76	..	5.28	..	4.99	..	5.97
TOTAL	..	47.70	..	42.19	..	45.35	..	38.00	..	47.18	..	42.41	..	40.35	..	33.27	..	41.16	..	29.30
Average No. of persons per family	..	6.16	..	3.28	..	6.34	..	3.34	..	6.72	..	3.08	..	6.86	..	3.30	..	5.10	..	4.68

\* Included under "other items."

The most considerable item of expenditure in Australia is that on meat, which is followed in the order named by expenditure on "other food," butter, cheese, etc., bread and milk (equal), fruit, vegetables, sugar, eggs, tea, coffee, etc., potatoes, flour, bacon and ham, fish and rabbits, poultry, etc. It may be observed that in the 1910-11 inquiry, expenditure on poultry, bacon and ham, flour, fish, etc., was included under other items. In the above table these items are shewn under separate headings. The results given by the investigation of 1910-11 indicate that the amounts spent on various items were in substantially the same order.

(ii.) *Average Weekly Expenditure per Head on Various Items of Food.*—The next table furnishes particulars of expenditure per head, irrespective of sex and age, on each item of food. In computing the number of persons who were a charge upon the family expenditure, temporary absence from home has been taken into account. The results are given to the nearest farthing.

Expenditure on Living, November, 1913.—Average Weekly Expenditure on Food per Head (Unweighted).

Families having Weekly Incomes of—	Number of Members.	No. of Families.	No. of Heads.	EXPENDITURE PER HEAD ON—																TOTAL.																						
				Av. No. of Heads per Family.				Bread.				Milk.				Flour,				Tea, Coffee, etc.		Sugar.		Butter and Cheese,		Eggs,		Bacon and Ham.		Meat.		Rabbits Poultry, etc.		Fish.		Potatoes,		Fruit.		Vegetables,		
				d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	s. d.								
Under £3 ..	over 4	45	277.07	6.16	6½	5	2	3½	3½	3½	6½	2	10½	1	2	2½	2½	2½	2½	1	4	4	4	4	4	4	4	4	4	4	4	4	4									
£3 & under £3 10s.	4 & under	59	193.46	3.28	6½	7	2	2½	2½	2½	6½	2	17½	1	2	2½	2½	2½	2½	1	6	7	6	7	6	7	6	7	6	7	6	7	6	7								
£3 10s. & under £4	over 4	44	278.75	6.34	6½	5½	2	3½	3½	3½	6½	2	11½	1	2	2½	2½	2½	2½	1	3	4	4	4	4	4	4	4	4	4	4	4	4	4								
£4 and over ..	4 & under	49	163.50	3.34	6½	7½	2	2½	2½	2½	6½	2	17	1	2	2½	2½	2½	2½	1	7	8	8	8	8	8	8	8	8	8	8	8	8	8								
under 4 ..	over 4	33	221.72	6.72	6½	5½	2	3½	3½	3½	7½	2	12	1	2	4½	4½	4½	4½	1	10	11	11	11	11	11	11	11	11	11	11	11	11	11								
4 & under	24	74.00	3.08	8½	12½	3	5½	5½	5½	10½	2	22½	1	2	3½	3½	3½	3½	1	13	13	13	13	13	13	13	13	13	13	13	13	13	13									
over 4 ..	94	645.12	6.86	7½	5½	2	2½	3½	3½	8	2	1½	1	14½	1	2	2½	2½	2½	2½	1	8	9	9	9	9	9	9	9	9	9	9	9	9	9							
4 & under	44	145.34	3.30	7	13½	2	4	4½	10½	6½	3	20½	1	3	2½	2½	2½	2½	1	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10								
All Persons .. .. ..	392	1998.96	5.10	6½	6½	2	3	3½	8	3½	1½	14½	1	2½	5	4	8½	5	11½																							
All Persons, 1910-11 Inquiry	212	992.1	4.68	6	6½	*	2½	3½	7½	*	*	13	*	*	7½	*	12	4	10½																							

\* Included in "Other Items."

It may be seen from the above figures that in each of the income groups the smaller families spend a greater amount on food per head than the larger families. This is probably due, in part, to the fact that in the larger families greater economies can be effected in regard to waste, but it also indicates what has previously been pointed out, viz., that the smaller families live in a greater degree of comfort than the larger families. A precisely similar result was deduced from the inquiry of 1910-11.

(iii.) *Average Weekly Expenditure per Head on Food, according to Sex and Age Groups.*—The figures given in the table in the preceding paragraph relating to cost per head of various items of food do not differentiate either between sex or age groups. On page 15 hereof particulars have already been given specifying the average number of members of families, classified according to sex and age groups. By weighting each class, in the manner indicated hereunder, according to the cost of food consumed, an average weekly cost can be computed for each class. Earlier investigations have shewn that the average consumption of an adult male and an adult female differ, so also, of course, does the average consumption at different ages. Hence in

analysing the results we should weight each class according to its consumption so determined. Then in the manner indicated hereunder the average weekly cost can be computed for each class on a common basis. (See footnote for method.)<sup>1</sup>

The weights applied to each sex and age group were selected after a careful study had been made of reports and other available information bearing on the matter, both from a physiological, economic, and anthropometric standpoint. The weights selected for each class were as follows:—

**Expenditure on Living, November, 1913.—Expenditure on Food, Weights Assigned to each Class.**

PARTICULARS.	MALES.		FEMALES.		CHILDREN.			
	Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.
Age in Years ..								
Weight .. ..	100	80	80	70	65	50	35	20

Proceeding on the lines indicated, it was found that the total weekly expenditure on food for all groups was £589 8s. 6d. The following table shews, for each sex and age group, the number of persons and the weighted average weekly expenditure on food. For comparative purposes the corresponding results of the 1910-11 inquiry are given:—

**Expenditure on Living, November, 1914.—Average Weighted Weekly Expenditure per Head of Food for each Sex at different Ages.\***

PARTICULARS.	MALES.		FEMALES.		CHILDREN.			
	Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.
Age in Years ..	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Inquiry of Nov., 1913 ..	8 7	6 10	6 10	6 0	5 7	4 3	3 0	1 9
Inquiry, 1910-11 ..	6 11	5 6	5 6	4 10	4 6	3 6	2 5	1 5

\* These are the values of  $kw$  in the formula deduced as shewn.

1. Let  $N_1, N_2, N_3, \dots$ , etc., represent, in any income and family group, the average number of heads in each sex and age class. Let also  $w_1, w_2, w_3, \dots$ , etc., denote the corresponding weights representing the relative consumption of each sex and age class. Then if  $S$  be the total weekly sum expended on food for a whole group, we shall have

$$\frac{S}{N_1w_1 + N_2w_2 + N_3w_3 + \text{etc.}} = k, \text{ say}$$

$k$  being then the average cost of food per unit-weight, this unit being arbitrarily taken to measure  $w$ .

Let  $C_1, C_2, C_3, \dots$ , etc., denote the average weekly cost per head in each class with the corresponding suffixes, then

$$C_1 = \frac{Sw_1}{[Nw]} = k w_1$$

the square brackets denoting the sum of all the products of the numbers into the weight as above. Similarly  $C_2, C_3$ , etc., =  $kw_2, kw_3$ , etc. These values  $kw$ , etc., denote then the average weekly expenditure per head for the several classes denoted by the suffixes.

It may be seen that instead of the general average cost previously obtained for all classes, amounting to 5s. 11½d., the average cost in the special sex and age classes ranges from 1s. 9d., in the case of a child under two years of age, to 8s. 7d. for an adult man. From the figures given in the above table the average cost of food can, of course, be computed for any given family. Applying the results shewn in the table to various families selected at random from the householders' returns, it is found that the divergencies between the cost of food thus estimated and the average cost obtained from the weekly budgets are generally small. This indicates that the weights which have been assigned are substantially in accordance with the facts.

It is not practicable to obtain similar results for sex and age classes in regard to expenditure on items other than food, owing to the difficulty in computing any satisfactory system of weights accurately denoting the extent to which the various items are used or consumed by persons in the various classes.

**5. Expenditure on Clothing.**—In the family budgets there was included a number of persons, such as boarders, servants, and adult children, whose clothing was not paid for out of the common fund. In order, therefore, to obtain particulars of the average cost per head, these persons must be excluded. The third column in the table hereunder shews the average number of persons whose expenditure on clothing was included in the returns, due allowance having been made for temporary absence from home. The succeeding columns shew the average weekly and the corresponding annual expenditure for the different income and family groups.

**Expenditure on Living, November, 1913.—Average Weekly Expenditure per Head on Clothing.**

Families having Weekly Incomes of	Number of Members.	Number of Heads.	Expenditure on Clothing per week.
Under £3	over 4	267	1 0
	4 and under	185	1 8
£3 and under £3 10s.	over 4	265	1 5
	4 and under	153	2 9
£3 10s. and under £4	over 4	200	1 9
	4 and under	69	2 10
£4 and over	over 4	548	2 6
	4 and under	131	4 8
All Persons	...	1,818	2 2
All Persons, 1910-11 Inquiry	...	885	2 5

The above results apply, of course, to men, women, and children, and it is seen that, as might be expected, the expenditure in each income group is considerably greater in the smaller than in the larger families.

**6. Expenditure on Other Items.**—The table hereunder shews the average weekly expenditure per family on items other than housing, food, clothing, and fuel and light, each of which, with the exception of the last, has been dealt with separately. Expenditure on fuel and light does not permit of further analysis. The percentage of each item on the total expenditure is also shewn, and in the last column comparative results are given, where possible, of the 1910-11 inquiry.

**Expenditure on Living, November, 1913.—Average Weekly Expenditure per Family on Other Items.**

PARTICULARS.	FAMILIES HAVING WEEKLY INCOMES OF—								GENERAL AVERAGE	
	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.		Nov. 1913	1910- 11.
	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under		

**EXPENDITURE.**

	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
Soap, Starch, etc. . .	0	9	0	8	0	11	0	8	1	0	0	11	0	10
Other Household Requisites . . .	0	9	0	11	1	0	1	1	1	5	1	2	1	2
Tobacco, etc. . .	1	0	0	11	0	9	0	11	1	0	1	1	0	6
Alcoholic Beverages . . .	0	6	0	6	0	6	0	10	1	9	1	0	6	0
Fares . . .	1	1	1	4	1	0	2	3	1	8	1	7	2	7
Insurance . . .	1	0	0	10	1	9	1	6	1	1	1	10	1	0
Contributions to Benefit Societies . . .	1	4	1	0	1	7	1	5	1	3	1	1	3	1
Education Fees . . .	0	4	0	2	0	5	0	3	1	5	0	7	0	8
Medical . . .	0	8	0	9	1	6	1	2	1	10	1	2	2	5
Rates and Taxes . . .	0	7	0	4	0	8	0	7	0	6	1	5	1	7
Sports and Amusements . . .	0	6	0	7	1	0	0	11	0	10	1	3	1	8
Charity, etc. . .	0	8	0	5	0	11	0	10	0	8	0	9	1	3
Wages . . .	0	4	0	5	0	3	0	6	..	6	1	1	2	1
Miscellaneous Expenditure	3	5	4	6	5	1	6	1	3	4	6	3	9	1
<b>TOTAL . . .</b>	<b>12</b>	<b>11</b>	<b>12</b>	<b>11</b>	<b>17</b>	<b>6</b>	<b>18</b>	<b>5</b>	<b>17</b>	<b>4</b>	<b>20</b>	<b>10</b>	<b>28</b>	<b>4</b>

**PERCENTAGE ON TOTAL EXPENDITURE.**

	per cent.									
Soap, Starch, etc. . .	1.34	1.29	1.38	1.06	1.35	1.34	0.95	0.89	1.13	2.67
Other Household Requisites	1.34	1.77	1.51	1.71	1.92	1.70	1.39	1.52	1.59	
Tobacco, etc. . .	1.78	1.77	1.13	1.45	1.35	1.58	1.04	0.54	1.25	0.63
Alcoholic Beverages . . .	0.89	0.97	0.75	0.79	1.13	2.55	1.04	1.61	1.13	0.74
Fares . . .	1.93	2.58	1.50	3.56	2.26	2.31	2.68	2.77	2.49	3.41
Insurance . . .	1.78	1.61	2.64	2.37	1.47	2.67	2.60	5.10	2.72	4.72
Contributions to Benefit Societies . . .	2.38	1.93	2.40	2.24	1.69	1.58	1.47	0.89	1.70	1.41
Education Fees . . .	0.59	0.32	0.63	0.40	1.92	0.85	1.21	0.63	0.91	1.57
Medical . . .	1.19	1.45	2.26	1.83	2.48	1.70	2.34	2.68	2.04	3.09
Rate and Taxes . . .	1.04	0.64	1.01	0.92	0.68	2.07	1.13	1.79	1.13	1.97
Sports and Amusements . . .	0.89	1.13	1.50	1.45	1.13	1.82	1.73	1.25	1.47	1.41
Charity, etc. . .	1.19	0.81	1.38	1.32	0.90	1.09	1.30	2.24	1.25	*
Wages . . .	0.59	0.63	0.40	0.68	0.68	1.13	2.24	0.91	*	
Miscellaneous Expenditure	6.10	8.69	7.66	9.63	4.52	9.11	9.43	10.20	8.62	19.20
<b>TOTAL . . .</b>	<b>23.03</b>	<b>24.96</b>	<b>26.38</b>	<b>29.15</b>	<b>23.48</b>	<b>30.37</b>	<b>29.44</b>	<b>34.35</b>	<b>28.34</b>	<b>40.82</b>

\* Included in Miscellaneous Expenditure.

It may be seen that, disregarding "other expenditure," the most important item in the above table is expenditure on insurance, which is followed in the order named by fares, medical expenses, contributions to benefit societies, other household requisites, sports and amusements, charity, etc., tobacco, etc., with soap, starch, etc., alcoholic beverages and rates and taxes equal, wages and education fees.

In view of the probability, previously referred to, that the budgets include a considerable proportion of returns from householders whose habits are of a thrifty and economical nature, and who habitually exercise a careful supervision over their expenditure, it seems possible that the average amounts specified as being expended on various items --especially on those which are of the nature of luxuries—are somewhat too low to be representative of the general community. This

view is also borne out by an examination of the individual budgets. Thus, in regard to alcoholic beverages, it appears that no less than 206 out of the 392 families were teetotallers, the average expenditure of all families on this item being 10d. per week. The number of families returning no expenditure on tobacco was 130, nevertheless the expenditure amounted to 11d. on the average, making with alcoholic beverages no less than 1s. 9d. per week. This is equivalent to 1s. 9d. for alcoholic beverages for the balance of 186 families, and to 1s. 4d. for tobacco, etc., for the balance of 262 families. The average expenditure per family on sports and amusements is also very low, viz., 1s. 1d. per week, 91 families returning no expenditure under this heading. The relatively high expenditure on insurance and contributions to benefit societies, amounting, however, to not more than 4.42 per cent. of the total expenditure, as compared with 6.13 per cent. in the previous inquiry, indicates thrift and economy. "Miscellaneous expenditure" includes a considerable variety of miscellaneous items, such as furniture, repairs and maintenance of property, holiday expenses, and any other outlay not specifically mentioned under any other heading. These indications of thrift and economy may, on the other hand, be discounted by the fact that during the four weeks covered by the inquiry, the average expenditure in some of the lowest income groups exceeded the average income (see page 19 herein-before).

The remarkable difference between the total of the expenditure per family on "Other Items" in the inquiry of November, 1913 (20s. 10d., or 28.34 per cent. on the whole expenditure), as compared with that in the inquiry of 1910-11 (32s. 7d., or 40.82 per cent.), that is, a reduction, in spite of the general increase in prices, is probably due to three main causes, viz.:—(a) The more recent inquiry refers to a far greater extent than the previous one to what are commonly called the working classes (see particulars given on page 17); (b) the average income is smaller in the present inquiry (see page 19); and (c) the increase in price of foodstuffs and other commodities. All these matters tend to substantially alter the distribution of expenditure, the effect of each of the causes specified being to reduce the amount available for expenditure on "Other Items," as compared with the results of the 1910-11 inquiry.

## SECTION VI.—RELATIVE INCOME AND EXPENDITURE IN METROPOLITAN AND COUNTRY DISTRICTS.

**1. General.**—In order to shew the difference between the incomes and expenditures of families residing in metropolitan and country districts, respectively, a special tabulation of the budgets was made. It was found that of the 392 families for whom budgets were available, 214 resided in country and 178 in metropolitan districts. "Country districts" include country towns as well as rural districts. In the following table particulars are given of the income and expenditure of each income and family group for metropolitan and country districts separately.

**Expenditure on Living, November, 1913.—Income and Expenditures of Families in Metropolitan and Country Districts.**

Families having Weekly Incomes of—	Number of Members.	Families Residing in Metropolitan Districts.						Families Residing in Country Districts.						
		Total Families.	Income.	Expenditure.	Difference.	Total Families.	Income.	Expenditure.	Difference.					
Under £3 ..	over 4 ..	18	£ 2 11	s. 1	d. 2	£ 16 10	—5	5	27	£ 2 10	s. 7	d. 2	£ 15 8	—5 1
	4 and under ..	33	2 10	10	2	12 3	—1	5	26	2 9	5	2	11 0	—1 7
£3 & under £3 10s.	over 4 ..	13	3 5	2	3	6 0	—0	10	31	3 4	7	3	6 6	—1 11
	4 and under ..	30	3 4	4	3	4 0	0	4	19	3 4	9	3	1 7	3 2
£3 10s. & under £4	over 4 ..	16	3 14	0	3	14 2	—0	2	17	3 14	1	3	13 7	0 6
	4 and under ..	11	3 12	10	3	12 4	0	6	13	3 13	5	3	5 2	8 3
£4 and over ..	over 4 ..	38	5 5	1	5	0 0	5	1	56	5 1	4	4 13	9 0	7 7
	4 and under ..	19	5 19	7	4	3 9	15	10	25	5 7	1	5 0	6 6	6 7
GENERAL AVERAGE ..		178	3 16	4	3 12	4	4	0	214	3 16	11	3 14	5	2 6

Note.—The minus sign indicates excess of Expenditure over Income.

It will be seen that the average income for all family groups in metropolitan areas (£3 16s. 4d.) is very close to that for families in country districts (£3 16s. 11d.). The corresponding average incomes for each income and family are also very close.

**2. General Analysis of Expenditure of Metropolitan Families and Other.**—The following results grouped under the four most important heads of expenditure, are shewn both as actual averages and as percentages on the total expenditure:—

**Expenditure on Living, November, 1913.—Analysis of Average Weekly Expenditure per Family in Metropolitan and Country Districts separately.**

Families having Weekly Incomes of—	Number of Members.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expendi- ture.
EXPENDITURE (METROPOLITAN DISTRICTS).							
Under £3 ..	over 4 ..	s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
	4 and under ..	11 3	1 5 3	4 7	2 7	0 13 2	2 16 10
£3 & under £3 10s.	over 4 ..	11 4	1 0 5	4 1	2 7	0 13 10	2 12 3
	4 and under ..	11 0	1 7 11	6 6	3 7	0 17 0	3 6 0
£3 10s. & under £4	over 4 ..	10 4	1 4 2	8 8	3 3	0 17 7	3 4 0
	4 and under ..	10 3	1 14 11	9 5	4 0	0 15 7	3 14 2
£4 and over ..	over 4 ..	11 7	1 4 7	9 7	2 9	1 3 10	3 12 4
	4 and under ..	15 0	1 16 5	16 0	3 10	1 8 9	5 0 0
	4 and under ..	16 9	1 5 2	12 8	3 1	1 6 1	4 3 9
GENERAL AVERAGE ..		12 5	1 7 6	9 4	3 3	0 19 10	3 12 4

**EXPENDITURE (COUNTRY DISTRICTS).**

		s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
Under £3 ..	over 4 ..	5 0	1 7 9	7 2	2 11	0 12 10	2 15 8
	4 and under ..	6 1	1 3 8	6 8	2 9	0 11 10	2 11 0
£3 & under £3 10s.	over 4 ..	4 8	1 11 0	9 7	3 5	0 17 10	3 6 6
	4 and under ..	6 7	1 3 9	8 5	3 3	0 19 7	3 1 7
£3 10s. & under £4	over 4 ..	5 1	1 14 10	12 0	2 9	0 18 11	3 13 7
	4 and under ..	4 7	1 12 9	6 11	2 7	0 18 4	3 5 2
£4 and over ..	over 4 ..	7 3	2 0 5	14 0	3 10	1 8 3	4 13 9
	4 and under ..	9 2	1 15 6	15 0	4 4	1 16 6	5 0 6
GENERAL AVERAGE ..		6 4	1 12 5	10 8	3 5	1 1 8	3 14 6

Before proceeding to comment on these figures, it will be desirable to shew them in the form of percentages on the total expenditure. This is accordingly done in the following table:—

**Expenditure on Living, November, 1913.—Percentage of Average Weekly Expenditure per Family for Metropolitan and Country Districts separately.**

Families having Weekly Incomes of—	Number of Members,	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expendi- ture.
PERCENTAGE ON TOTAL EXPENDITURE (METROPOLITAN DISTRICTS).							
Under £3 ..	over 4 ..	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
		19.79	44.43	8.06	4.55	23.17	100
£3 & under £3 10s.	4 and under ..	21.69	39.08	7.82	4.94	26.47	100
		16.66	42.30	9.85	5.43	25.76	100
£3 10s. & under £4	4 and under ..	16.15	37.76	13.54	5.08	27.47	100
		13.82	47.08	12.70	5.39	21.01	100
£4 and over ..	4 and under ..	16.01	33.99	13.25	3.80	32.95	100
		15.00	36.42	16.00	3.83	28.75	100
	4 and under ..	20.00	30.05	15.12	3.68	31.15	100
GENERAL AVERAGE ..	..	17.17	38.02	12.90	4.49	27.42	100
PERCENTAGE ON TOTAL EXPENDITURE (COUNTRY DISTRICTS).							
Under £3 ..	over 4 ..	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
		8.98	49.85	12.88	5.24	23.05	100
£3 & under £3 10s.	4 and under ..	11.93	46.41	13.07	5.39	23.20	100
		7.02	46.61	14.41	5.14	26.82	100
£3 10s. & under £4	4 and under ..	10.69	38.56	13.67	5.28	31.80	100
		6.91	47.34	16.31	3.73	25.71	100
£4 and over ..	4 and under ..	7.03	50.26	10.62	3.96	28.13	100
		7.73	43.11	14.94	4.09	30.13	100
	4 and under ..	9.12	35.32	14.93	4.31	36.32	100
GENERAL AVERAGE ..	..	8.50	43.51	14.32	4.59	29.08	100

The most noticeable feature in these tables is the larger expenditure on housing accommodation in metropolitan as compared with country districts, the general average results shewing that this item comprises more than twice as much of the total expenditure in the metropolitan towns as it does in the country districts. The average amounts paid for housing accommodation in the table relate to the average for all persons, whether owning their own houses, living rent free, or pay rent, instalments, etc. The following table shews the actual average amounts paid by way of rent by persons in each group who were renting houses:—

**Expenditure on Living, November, 1913.—Metropolitan and Country Districts.  
Rent paid by Persons Renting Houses.**

PARTICULARS.	Under £3.		£3 and under under £3 10s.		£3 10s. and under £4.		£4 and over.		All Families
	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	
METROPOLITAN DISTRICT.									

No. of Families Paying Rent	10	20	7	19	10	5	17	13	101
Average Rent Paid ..	11s. 1d.	11s. 5d.	12s. 8d.	12s. 4d.	12s. 11d.	11s. 10s.	14s. 5d.	18s. 10d.	13s. 3d.

COUNTRY DISTRICTS.

No. of Families Paying Rent	13	13	11	12	8	3	24	10	94
Average Rent Paid ..	6s. 8d.	7s. 4d.	7s. 8d.	9s. 2d.	6s. 6d.	7s. 3d.	11s. 2d.	14s. 2d.	9s. 5d.

In addition to the expenditure on housing accommodation, the figures in the tables on pages 32 and 33 shew that, on the average, the expenditure on food in country districts is considerably in excess of that in metropolitan districts. This feature is also shewn in the individual income and family groups. Expenditure on clothing per family is also somewhat higher in the country than the metropolitan districts, but it must be remembered that this investigation relates largely to skilled and unskilled labour. If all industrial and social classes had been included a different result might very likely have been obtained. There is but little difference in the expenditure on fuel and light in the two groups, but expenditure on "Other Items" is slightly greater in country than in metropolitan districts.

## SECTION VII.—INCOME AND EXPENDITURE OF FAMILIES OF DIFFERENT STRUCTURE.

**1. General.**—The analyses which have previously been given in this report of the budget returns embraced the results of the whole of the 392 families. In order to present results of income and expenditure of families of certain definite structure, tabulations were made of two groups of families, viz., those comprising (a) father, mother, and three children under the age of 14 years, and (b) father, mother, and two children under the age of 14 years. For these purposes it was found that of the 392 budgets received, 54 families were included in the former group, and 33 in the latter. As these numbers were considered to be somewhat small for the four-fold income division adopted in the previous analysis, it was decided to include those families having incomes of £4 and over with those having £3 10s. and under £4, and to thus present the results in three income groups, instead of four, as previously.

The following table shews the number of families included in the average weekly income and expenditure, and the difference between the two for each class of family and in each income group:—

**Expenditure on Living, November, 1913.—General Particulars of Income and Expenditure for Families of different Structure.**

Families having Weekly Incomes of—	Total No. of Families.	Income.	Expenditure.	Difference.
<b>FAMILIES COMPRISING FATHER, MOTHER, AND TWO CHILDREN UNDER 14.</b>				
Under £3	21	£ 2 s. 10 d.	£ 2 s. 10 d.	—0 s. 8 d.
£3 and under £3 10s.	15	3 3 11	3 5 11	—2 0
£3 10s. and over	18	4 16 6	4 15 1	1 5
ALL FAMILIES	54	3 9 3	3 9 8	0 5
<b>FAMILIES COMPRISING FATHER, MOTHER, AND THREE CHILDREN UNDER 14.</b>				
Under £3	9	2 11 2	2 16 8	—5 6
£3 and under £3 10s.	12	3 4 0	3 3 4	0 8
£3 10s. and over	12	4 9 6	4 7 8	1 10
ALL FAMILIES	33	3 9 8	3 10 4	—0 8

NOTE.—The minus sign denotes excess of Expenditure over Income.

It may be seen that in both family groups the average expenditure for the four weeks covered by the budgets is slightly in excess of the income (on this matter see remarks on page 20 hereinbefore).

The results for the larger family group (see latter part of the table) shew that the average income is only 5d. per week greater than that of the smaller family group, and the expenditure only 8d. more. This indicates, apparently, the necessity for making the expenditure on standard of living conform to the income, more especially in the lower income groups.

## 2. Analysis of Expenditure of Families of Different Structure.—

In the following table is given an analysis of the expenditure in the five more important groups of (a) families comprising father, mother, and two children under 14 years, and (b) families comprising father, mother, and three children under 14 years of age:—

### Expenditure on Living, November, 1913.—Analysis of Expenditure of Families of different Structure.

Families having Weekly Incomes of—	Average Income.	EXPENDITURE ON—					Total.
		Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	

#### Families comprising Father, Mother, and Two Children under 14.

##### EXPENDITURE.

	£ s. d.	s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
Under £3 ..	2 10 2	8 3	1 1 7	4 5	2 10	0 13 9	2 10 10
£3 & under £3 10s ..	3 13 11	10 6	1 5 5	9 0	3 6	0 17 6	3 5 11
£3 10s. and over ..	4 16 6	10 0	1 15 6	17 5	2 11	1 9 3	4 15 1
General Average ..	3 9 3	9 5	1 7 3	10 0	3 0	1 0 0	3 9 8

##### PERCENTAGE ON TOTAL EXPENDITURE.

		per cent.					
Under £3 ..	..	16.23	42.46	8.69	5.57	27.05	100
£3 & under £3 10s ..	..	15.93	38.56	13.65	5.31	26.55	100
£3 10s. and over ..	..	10.52	37.33	18.32	3.07	30.76	100
General Average ..	..	13.52	39.11	14.35	4.31	28.71	100

#### Families comprising Father, Mother, and Three Children under 14.

##### EXPENDITURE.

	£ s. d.	s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
Under £3 ..	2 11 2	6 8	1 7 0	7 7	3 5	0 12 0	2 16 8
£3 & under £3 10s ..	3 4 0	10 2	1 5 9	8 6	2 10	0 16 1	3 3 4
£3 10s. and over ..	4 9 6	13 2	1 9 11	15 7	2 9	1 6 3	4 7 8
General Average ..	3 9 8	10 4	1 7 7	10 10	2 11	0 18 8	3 10 4

##### PERCENTAGE ON TOTAL EXPENDITURE.

		per cent.					
Under £3 ..	..	11.76	47.65	13.38	6.03	21.18	100
£3 & under £3 10s ..	..	16.05	40.66	13.42	4.47	25.40	100
£3 10s. and over ..	..	15.02	34.12	17.78	3.14	29.94	100
General Average ..	..	14.69	39.22	15.40	4.15	26.54	100

Comparing these results with the corresponding figures for all families given on page 19, it will be seen that the average income for each of the above groups (£3 9s. 3d. and £3 9s. 8d. respectively) is less than that (£3 16s. 8d.) for all families included in the inquiry,

while the corresponding expenditures (£3 9s. 8d. and £3 10s. 4d. respectively) are also below the average (£3 13s. 6d.). The balance left over after expenditure on living is in the case of the above two family groups very small, being 5d. in one case and 8d. in the other. The general distribution of expenditure in the case of the two special family classes does not differ greatly from the average (see page 21 hereinbefore). In each instance the percentage expenditures on housing and clothing are somewhat above the average, while the percentage expenditures on food and fuel and light are below the average. As regards expenditure on other items in the smaller family group, the percentage is slightly higher, and in the larger family group, lower, than the average.

In the different income groups shewn in the above table, the absolute expenditure on all branches except "fuel and light" increases as the incomes increase. This feature is specially marked in respect to clothing and other items.

**3. Conclusion.**—It is to be regretted that in an inquiry of such importance, and so closely touching the interests of the majority of the community, the response of the public in furnishing budgets of income and expenditure has been so limited. In a similar inquiry carried out in the United States of America in 1902, data were obtained as to cost of living for one year from 25,440 families, representing 124,108 persons. Many interesting investigations and important analysis could thus be carried out. Again in Germany, in 1907, schedules were distributed to 4134 families, of which 960, or 23.2 per cent., filled in the particulars for the full period of twelve months, while 699 families, or 16.9 per cent., persevered for from six to eleven months. The results of the inquiry in Australia compare very unfavourably with those in the countries mentioned, only 417, or nearly 6 per cent., on the total number, 7000, distributed having been returned. The result in those countries where the people respond willingly to inquiries of this nature is that a better knowledge of sociological and economic conditions is acquired, and the possibility of directing national development on scientific lines is enhanced. In the United States and Germany especially, it appears that the masses of the community are beginning to realise that, in so far as sociological knowledge can contribute to national success, that people have the position of advantage whose investigators discover the largest body of scientific truth, and whose practical men are the most prompt in the application of it in social organisation. A movement has recently been set on foot for an inquiry into the cost of living on an international basis. If such an inquiry is carried out in all its bearings the results should go far towards elucidating several important matters in regard to which the information at present available is meagre and unsatisfactory.